

INTRODUCTION.

SCOPE OF THE REPORT.

The basic data for this report relative to mortgaged homes other than farm homes include three items, namely, the value of the mortgaged homes, the amount of the mortgage debt, and the rate of interest. The tables herewith presented show for geographic divisions and states and for cities having 25,000 inhabitants or more, the number and per cent distribution of homes not on farms, classified by tenure; the number for which complete returns were not received; the total and average value of mortgaged homes occupied by their owners (hereafter referred to as "owned mortgaged homes"); the total and average mortgage indebtedness thereon; the ratio of debt to value; the total and average annual interest charge; the average annual rate of interest paid on the mortgage debt; the number and value of owned mortgaged homes and the amount of mortgage debt, together with the per cent distribution of each and the ratio of debt to value, classified according to value of home; and the number of such homes and amount of mortgage debt, with per cent distribution, classified according to the rates of interest paid on the debt. In 1900 and 1910 there was no census investigation as to indebtedness on homes not connected with farms and, therefore, comparative statistics are available only for 1890 and 1920.

The report, it will be noted, does not cover mortgages on homes located on farms, or farm homes. Statistics regarding farm mortgages are published in the regular census reports on agriculture and will form the subject matter of another monograph in this series. As regards the method of collecting the data, the two inquiries were entirely distinct, the information as to farm mortgages being obtained from the regular farm schedule filled out in connection with the decennial census of agriculture, while the information as to mortgages on homes other than farm homes was obtained through the census of population by the method described on the following page. A further reason for keeping the two classes of statistics distinct is found in the fact that there is obviously an essential difference between the mortgage on a dwelling house and the mortgage on a farm, the latter covering usually both farm land and dwelling and having, therefore, the dual character of a mortgage on a home and a mortgage on business

capital, while the mortgage on a dwelling house occupied by its owner and not connected with a farm is simply a mortgage on the home except in those comparatively few cases where the house serves both as a home and as a place of business for the owner. The total mortgage debt on farms and homes not on farms is, however, shown in Tables 10 and 29.

METHOD OF COLLECTING DATA.

The first step in the collection of the data was the inclusion in the population schedule of two inquiries: First, whether the home occupied by each family was owned or rented; and second, in the case of an owned home, whether it was owned free or mortgaged.

Questionnaires calling for the following information were sent to the owners of all homes, *except farm homes*, reported as mortgaged:

1. Street and number of house.
2. Market value of home on January 1, 1920 (amount for which the home could be sold within a reasonable time).
3. Amount of encumbrance on home January 1, 1920. (Deduct all payment of principal made before January 1, 1920.)
4. Amount of encumbrance on home when existing loan was made.
5. Annual rate of interest actually being paid January 1, 1920, on above indebtedness.

Second questionnaires were sent in all cases of failure to reply to the previous one; and, experimentally, third questionnaires were also sent out in a number of cases, but because of the small percentage of returns this was soon discontinued.

In a number of cases questionnaires were also sent to the occupants of homes for which no reports were received as to whether owned or rented, and to the owners of homes for which no reports were received as to whether owned free or mortgaged; but as the results obtained were very unsatisfactory, the sending of inquiries to these two classes was discontinued. The total number of first, second, and third questionnaires sent out was 5,119,204.

The investigation was conducted by correspondence, it being impracticable to send agents into the field to obtain the information which could not be collected by mail. Thus it has been possible, at a minimum of expense and delay, to secure statistics for a sufficiently large number of owned mortgaged homes to insure their being fairly representative of the total. The assistance and cooperation of chambers of commerce and boards of trade throughout the country, as well as of the public press, were enlisted to enliven interest in the investigation and to impress upon owners of mortgaged homes the necessity of filling out and returning the questionnaires. This resulted in a considerable increase in the percentage of returns.

EXPLANATION OF TERMS.

Home.—A "home," for census purposes, signifies the abiding place of a single family, and does not, therefore, necessarily denote an entire dwelling, which may house a number of families, as explained below. The inquiry in regard to tenure of home was made with reference to each family enumerated, regardless of whether it occupied the whole or only part of a dwelling. Thus the number of homes and the number of families, as shown by the census reports, are identical.

Owned home.—An "owned home" is a home occupied by the owner, i. e., one owned wholly or in part by the head of the family living in the home, or by the wife of the head, or by a son, or a daughter, or other relative living in the same house with the head of the family. (But if the home is owned by a lodger or boarder who is not related to the head of the family occupying it, it is treated as a rented home.)

Rented home.—Every home not owned, either wholly or in part, by the family living in it is classed as *rented*, whether rent is actually paid or not.

Mortgaged home.—Every *owned* home which is not fully paid for, or upon which there is any encumbrance in the form either of a mortgage or of a lien upon which judgment has been had in a court, is treated as mortgaged. *This applies only to owned homes and not to rented homes.*

Tenure.—The term "tenure" indicates the manner in which the property is held, i. e., whether owned or rented.

Family.—The term "family," as used in the census, has a somewhat different application from what it has in popular usage. It signifies a group of persons, whether related by blood or not, who live together as one household, usually sharing the same table. One person living alone is counted as a family, and, on the other hand, all the occupants and employees of a hotel, boarding house, or lodging house, if that is their usual place of abode, and all the inmates of an institution, however numerous, are treated as constituting a single family.

Dwelling.—A "dwelling," for census purposes, is a place in which one or more persons regularly sleep. It need not be a house in the usual sense of the word, but may be a hotel, boarding house, institution, or the like. It may represent a room in a factory, store, or office building occupied by only one person, or it may be an entire apartment house, containing many families. Moreover, two or more families may occupy an ordinary dwelling house.

HOMES FOR WHICH RETURNS WERE INCOMPLETE.

In showing the mortgage indebtedness on homes not on farms, and in computing the percentages in Tables 26, 27, and 28, the homes unknown as to tenure were distributed in the proportion of the known returns for owned and rented homes, and, similarly, the owned homes unknown as to encumbrance were distributed in the proportion of the known returns for free and mortgaged homes.

To illustrate: In the State of Maine the total number of homes not on farms for which returns were made as to tenure in 1920 was 135,771, of which 69,370 were reported as rented and 66,401 as owned. The number for which no returns as to tenure were received, 2,547, was distributed in the same proportions as the number for which returns were made, thus increasing the number of rented homes by 1,301 and the number of owned homes by 1,246. ($135,771 : 69,370 :: 2,547 : x$. Solving the proportion, $x = 1,301$. $2,547 - 1,301 = 1,246$.) Of the 66,401 owned homes, no report was made for 1,577 as to whether they were owned free or mortgaged. To these 1,577 homes were added the 1,246 estimated as shown above, making a total of 2,823 owned homes for which no report was made as to whether they were free or mortgaged. These 2,823 homes were then distributed in the same proportions as those with definite returns as to encumbrance (50,019 free and 14,805 mortgaged), thus increasing the free and mortgaged groups by 2,178 and 645, respectively. The distribution of the unknown items for Maine, therefore, increased the number of rented homes from 69,370 to 70,671; the number of owned homes from 66,401 to 67,647; the number owned free from debt from 50,019 to 52,197; and the number owned mortgaged from 14,805 to 15,450.

In 1890 the homes for which no returns were made as to tenure and encumbrance were similarly distributed.

Tables 1 to 4 show the total number of homes not on farms, together with the number for which reports were not received, for divisions and States, for 1920 and 1890; for cities having, in 1890, 100,000 inhabitants or more, for 1920 and 1890; for cities having 100,000 inhabitants or more, for 1920; and for cities having from 25,000 to 100,000 inhabitants, for 1920.

For the United States as a whole the proportion of homes for which no reports were made as to tenure was 2.1 per cent in 1920, as against 2.3 in 1890; the proportion for which no reports were made as to whether free or mortgaged was 2.5 per cent in 1920, as compared with 2.1 per cent in 1890; and the proportion for which no reports were made concerning the amount of mortgage debt was 33.7 per cent in 1920, as against 26 per cent in 1890.

TABLE 1.—NUMBER OF HOMES NOT ON FARMS, WITH NUMBER AND
AND STATES:

DIVISION AND STATE.	HOMES NOT ON FARMS.					
	Total.		No report as to tenure.			
			1920		1890	
	1920	1890	Number.	Per cent.	Number.	Per cent.
I UNITED STATES.....	17,600,472	7,922,973	371,078	2.1	178,443	2.3
GEOGRAPHIC DIVISIONS:						
2 New England.....	1,552,344	843,901	22,104	1.4	9,238	1.1
3 Middle Atlantic.....	4,642,497	2,207,934	67,125	1.4	69,306	3.1
4 East North Central.....	4,018,848	1,781,251	69,167	1.7	37,129	2.1
5 West North Central.....	1,843,966	838,695	44,597	2.4	24,931	3.0
6 South Atlantic.....	1,736,265	915,171	50,467	2.9	10,566	1.2
7 East South Central.....	900,196	517,041	28,371	3.2	2,885	0.6
8 West South Central.....	1,174,694	368,147	45,487	3.9	4,600	1.2
9 Mountain.....	536,634	177,575	15,648	2.9	8,463	4.8
10 Pacific.....	1,795,028	273,258	28,112	2.4	11,325	4.1
NEW ENGLAND:						
11 Maine.....	138,318	88,233	2,547	1.8	1,086	1.2
12 New Hampshire.....	88,571	58,197	1,979	2.2	1,307	2.3
13 Vermont.....	56,387	43,296	1,173	2.1	795	1.8
14 Massachusetts.....	816,145	445,214	8,940	1.1	2,476	0.6
15 Rhode Island.....	133,355	69,510	2,337	1.8	1,211	1.7
16 Connecticut.....	289,568	139,451	5,122	1.8	2,303	1.7
MIDDLE ATLANTIC:						
17 New York.....	2,240,931	1,081,383	27,664	1.2	40,151	3.7
18 New Jersey.....	688,356	276,397	10,429	3.5	8,544	3.1
19 Pennsylvania.....	1,713,210	850,154	29,032	1.7	20,611	2.4
EAST NORTH CENTRAL:						
20 Ohio.....	1,144,014	529,027	16,315	1.4	9,579	1.8
21 Indiana.....	520,676	261,815	11,254	2.2	5,926	2.3
22 Illinois.....	2,287,328	525,062	23,595	1.8	10,972	2.1
23 Michigan.....	662,468	278,240	11,019	1.7	5,432	2.0
24 Wisconsin.....	404,362	187,107	6,984	1.7	5,220	2.8
WEST NORTH CENTRAL:						
25 Minnesota.....	346,323	130,082	7,566	2.2	7,115	5.5
26 Iowa.....	370,763	183,082	8,095	2.2	3,058	1.7
27 Missouri.....	554,995	277,463	12,195	2.2	7,357	2.7
28 North Dakota.....	57,166	10,253	2,352	4.1	183	1.8
29 South Dakota.....	66,944	20,710	2,092	4.0	900	4.6
30 Nebraska.....	177,752	90,892	4,030	2.6	4,132	4.5
31 Kansas.....	270,024	120,213	7,067	2.6	2,126	1.7
SOUTH ATLANTIC:						
32 Delaware.....	40,487	25,197	751	1.9	708	2.8
33 Maryland.....	266,356	160,807	4,033	1.5	4,910	3.1
34 District of Columbia ²	96,394	43,580	2,037	2.1	155	0.4
35 Virginia.....	275,462	171,883	5,774	2.1	947	0.6
36 West Virginia.....	217,626	64,202	6,202	2.8	1,845	2.9
37 North Carolina.....	230,770	124,101	8,743	3.8	683	0.6
38 South Carolina.....	140,923	105,536	5,939	4.2	389	0.4
39 Georgia.....	293,708	176,371	8,967	3.1	704	0.4
40 Florida.....	174,739	43,434	8,021	4.6	225	0.5
EAST SOUTH CENTRAL:						
41 Kentucky.....	273,471	165,993	6,590	2.4	814	0.5
42 Tennessee.....	256,246	150,468	7,027	2.7	902	0.6
43 Alabama.....	241,587	120,602	9,229	3.8	370	0.3
44 Mississippi.....	128,792	80,088	5,525	4.3	799	1.0
WEST SOUTH CENTRAL:						
45 Arkansas.....	148,279	66,650	5,160	3.5	1,105	1.7
46 Louisiana.....	230,953	134,418	9,122	3.9	1,446	1.1
47 Oklahoma ³	239,847	4,610	11,727	4.9	.....	.....
48 Texas.....	555,675	162,469	19,478	3.5	2,049	1.3
49 MOUNTAIN:						
50 Montana.....	81,668	21,060	3,163	3.9	1,800	8.5
51 Idaho.....	56,195	10,116	2,107	3.7	492	4.9
51 Wyoming.....	31,862	8,531	1,446	4.5	704	8.3
52 Colorado.....	168,731	65,098	3,222	1.9	2,738	4.2
53 New Mexico.....	47,879	25,986	1,669	3.4	508	2.0
54 Arizona.....	60,430	11,160	1,976	3.3	475	4.2
55 Utah.....	71,729	26,932	1,338	1.9	1,533	5.7
56 Nevada.....	18,140	8,656	787	4.3	213	2.5
PACIFIC:						
57 Washington.....	273,036	46,930	5,860	2.1	2,071	4.4
58 Oregon.....	149,727	36,152	3,008	2.0	1,482	4.1
59 California.....	772,265	190,176	19,244	2.5	7,772	4.1

¹ Includes distribution of unknown as to tenure and as to encumbrance.

PER CENT FOR WHICH REPORTS WERE NOT RECEIVED, BY DIVISIONS
1920 AND 1890.

OWNED HOMES.						OWNED HOMES MORTGAGED.					
Total.		No report as to encumbrance,				Total. ¹		No report as to amount of encumbrance, value, and rate,			
		1920		1890				1920		1890	
1920	1890	Number.	Per cent.	Number.	Per cent.	1920	1890	Number.	Per cent.	Number.	Per cent.
7,041,283	2,923,671	173,737	2.5	61,399	2.1	2,855,117	809,933	962,580	33.7	210,443	26.0
541,893	295,959	8,330	1.5	3,261	1.1	284,331	107,959	76,674	27.0	23,964	22.2
1,543,371	710,450	29,668	1.9	17,493	2.5	803,052	257,470	247,430	36.8	73,245	28.4
1,885,525	832,247	43,280	2.3	16,833	2.0	798,858	244,250	278,925	34.9	65,596	26.9
938,414	381,719	22,461	2.4	10,063	2.6	311,381	121,820	98,505	31.6	28,852	23.7
619,191	246,055	22,737	3.7	3,229	1.3	186,758	29,947	76,480	41.0	6,858	22.9
310,860	142,153	9,907	3.2	710	0.5	72,922	7,587	30,933	41.2	150	2.1
461,257	116,489	20,120	4.4	1,322	1.1	124,057	5,065	60,566	48.6	501	9.9
233,974	87,130	7,003	3.0	3,990	4.6	71,147	10,137	27,510	38.7	3,592	35.4
506,798	111,403	10,231	2.0	4,498	4.0	202,011	66,457	7,670	32.9	7,670	29.9
66,401	42,370	1,577	2.4	590	1.4	15,450	9,042	4,411	28.6	2,508	27.7
35,942	22,853	1,099	3.1	529	2.3	11,017	5,782	2,945	26.7	1,354	23.4
24,581	19,749	378	1.5	350	1.8	7,043	7,285	2,088	27.3	1,512	20.8
278,161	145,683	2,864	1.0	722	0.5	105,069	57,304	40,254	24.4	12,500	21.8
39,198	18,094	574	1.5	298	1.6	21,316	6,797	5,726	26.9	1,635	24.1
97,610	47,210	1,838	1.9	772	1.6	63,836	21,749	21,250	33.3	4,455	20.5
590,374	316,631	11,113	1.9	7,483	2.4	329,438	124,115	95,497	29.0	31,164	25.1
249,395	88,254	4,029	1.6	2,407	2.7	160,732	39,786	52,173	32.5	12,499	31.4
703,062	305,571	14,526	2.1	7,663	2.5	312,888	93,575	99,760	31.9	29,591	31.6
539,537	239,943	9,300	1.7	4,411	1.8	230,969	69,540	76,807	33.3	17,942	25.8
257,268	123,449	7,161	2.8	2,762	2.2	96,376	31,774	26,675	27.1	8,614	27.1
528,203	226,309	14,957	2.8	4,228	1.9	234,070	67,490	70,439	30.1	16,410	24.3
343,375	140,485	7,513	2.2	2,668	1.9	152,764	45,507	47,472	13,430	29.6	23
217,142	102,061	4,345	2.0	2,842	2.8	84,079	30,134	32,937	38.9	9,200	30.5
182,610	61,120	4,000	2.2	2,890	4.7	63,451	22,038	18,002	28.4	6,778	30.8
214,661	100,763	4,521	2.1	1,584	1.6	61,704	26,961	19,889	31.7	3,829	34.2
221,939	100,620	4,785	2.2	2,374	2.4	86,377	28,094	26,955	31.2	8,015	28.5
31,147	4,645	1,655	5.3	75	1.6	9,980	1,285	4,026	46.4	372	28.9
38,518	11,305	1,621	4.2	516	4.5	10,838	4,187	4,558	42.1	1,255	30.0
100,971	39,909	2,795	2.8	1,045	4.1	33,680	14,467	10,569	31.4	4,293	29.7
148,568	63,297	3,078	2.1	999	1.6	45,351	24,758	14,300	31.3	4,310	31.4
16,746	8,388	390	2.3	269	3.2	8,023	3,245	4,047	50.4	1,039	32.0
123,754	51,248	2,663	2.2	1,532	3.0	51,408	13,133	19,256	37.5	4,308	32.8
28,503	10,983	774	2.7	33	0.3	16,146	2,637	4,503	15.5	1,301	3.8
104,427	47,886	2,487	2.4	2,765	0.6	27,567	1,947	12,776	40.3	85	4.4
72,077	23,334	3,667	5.0	678	2.9	19,716	4,419	9,172	40.5	1,202	27.2
87,300	31,992	4,906	5.7	104	0.5	18,557	1,507	8,370	45.1	78	5.0
41,100	18,923	2,176	5.3	63	0.3	9,070	1,216	4,955	51.7	9	0.7
86,110	37,032	3,212	3.7	134	0.4	20,214	1,031	8,597	42.5	21	2.0
58,574	16,269	2,400	4.1	80	0.5	15,457	752	6,764	43.8	15	2.0
103,546	53,125	2,858	2.8	251	0.5	25,653	3,666	8,493	33.1	111	3.1
95,563	43,603	2,360	2.5	224	0.5	22,960	2,389	11,058	48.2	14	0.6
67,340	27,592	2,581	3.8	82	0.3	10,664	820	6,449	40.1	24	2.9
44,411	17,833	2,108	4.7	153	0.9	8,245	766	4,033	48.9	10	1.3
61,772	21,896	1,980	3.2	332	1.5	16,302	1,280	6,394	39.2	35	2.7
68,372	27,845	4,224	6.2	274	1.0	15,460	1,072	7,078	45.8	382	35.6
105,242	31,156	5,969	5.7	.....	.....	33,740	18,034	53.4	.....	47	.....
225,871	63,592	7,947	3.5	716	1.1	59,155	2,713	29,060	49.1	84	3.1
35,512	9,203	1,364	3.8	795	8.6	10,699	1,136	4,616	43.1	432	38.0
27,183	5,915	574	2.1	313	5.3	10,003	328	4,144	41.4	61	18.6
11,750	3,281	575	4.9	316	9.6	4,302	445	1,918	44.6	99	22.2
73,925	26,232	1,445	2.0	1,045	4.0	25,015	5,955	8,448	33.8	2,121	35.6
20,892	16,294	884	4.2	294	1.8	3,143	470	1,515	48.2	215	45.7
21,109	5,018	445	2.1	229	4.6	5,108	222	2,221	43.5	22	9.9
36,348	10,333	1,218	3.4	879	5.4	11,928	1,390	4,261	35.7	561	40.4
7,255	4,854	498	6.9	119	2.5	950	191	387	40.7	81	42.4
133,304	18,901	3,024	2.3	779	4.1	53,590	3,782	15,604	29.1	1,408	37.2
70,564	16,889	1,245	1.8	652	3.9	25,087	4,735	7,542	30.1	637	33.5
302,930	75,673	5,944	2.0	3,067	4.1	123,334	17,175	43,311	35.1	5,631	32.8

² Figures for 1920 include homes on farms.³ No owned mortgaged homes reported in 1890.

TABLE 2.—NUMBER OF HOMES IN CITIES HAVING, IN 1890, 100,000 REPORTS WERE NOT RECEIVED:

CITY	ALL HOMES.					
	Total.		No report as to tenure.			
	1920		1920		1890	
	1920	1890	Number.	Per cent.	Number.	Per cent.
1 Baltimore, Md.	166,857	86,457	1,964	1.2	2,654	3.1
2 Boston, Mass.	164,785	89,613	1,995	1.2	448	0.5
3 Buffalo, N. Y.	116,201	51,275	1,332	1.1	1,086	2.1
4 Chicago, Ill.	623,912	219,690	10,639	1.7	5,489	2.5
5 Cincinnati, Ohio	106,239	63,423	881	0.8	516	0.8
6 Cleveland, Ohio	182,692	52,947	1,816	1.0	1,673	3.2
7 Denver, Colo.	61,916	19,621	712	1.1	530	2.7
8 Detroit, Mich.	218,973	42,110	3,041	1.4	432	1.0
9 Indianapolis, Ind.	81,256	22,979	2,026	2.5	401	1.7
10 Jersey City, N. J.	67,288	34,387	1,203	1.8	1,360	4.0
11 Kansas City, Mo.	82,056	26,519	1,770	2.2	171	0.6
12 Louisville, Ky.	60,490	32,852	979	1.6	15	(2)
13 Milwaukee, Wis.	106,101	41,436	866	0.8	1,031	2.5
14 Minneapolis, Minn.	91,843	32,750	1,226	1.3	2,074	6.3
15 New Orleans, La.	85,188	48,276	2,812	3.3	74	0.2
16 New York, N. Y.	1,278,341	8483,486	11,734	0.9	8,26,864	4.5.6
17 Manhattan Borough	525,154	312,754	4,203	0.8	13,052	4.2
18 Bronx Borough	160,200		880	0.5		
19 Brooklyn Borough	453,587	170,732	4,477	1.0	13,812	8.1
20 Queens Borough	109,559		1,648	1.5		
21 Richmond Borough	23,781		526	2.2		
22 Newark, N. J.	93,274	38,866	1,157	1.2	1,522	3.9
23 Omaha, Nebr.	44,490	22,317	1,018	2.3	1,108	5.0
24 Philadelphia, Pa.	402,946	204,292	6,894	1.7	3,371	1.7
25 Pittsburgh, Pa.	130,274	66,196	1,977	1.5	1,739	2.6
26 Providence, R. I.	54,756	29,187	966	1.8	477	1.6
27 Rochester, N. Y.	68,247	27,204	1,180	1.7	418	1.5
28 St. Louis, Mo.	190,640	91,364	2,834	1.5	3,347	3.7
29 St. Paul, Minn.	54,499	25,630	943	1.7	2,080	8.1
30 San Francisco, Calif.	123,349	52,377	2,436	2.0	2,318	4.4
31 Washington, D. C.	90,194	43,580	2,037	2.1	155	0.4

¹ Includes distribution of unknown as to tenure and as to encumbrance.² Less than one-tenth of 1 per cent.³ Combined figures for New York and Brooklyn as constituted in 1890; similar figures for the whole of the present area of New York City not available.

INHABITANTS OR MORE, WITH NUMBER AND PER CENT FOR WHICH
1920 AND 1890.

OWNED HOMES.					OWNED HOMES MORTGAGED.				
Total.		No report as to encumbrance.			Total. ¹		No report as to amount of encumbrance, value, and rate.		
		1920		1890			1920		1890
1920	1890	Num- ber.	Per cent.	Num- ber.	Per cent.	1920	1890	Num- ber.	Per cent.
76,298	22,531	668	0.9	667	3.0	35,628	5,492	12,780	35.9
30,132	16,512	525	1.7	82	0.5	20,201	6,410	6,020	29.8
44,297	20,497	385	0.9	404	2.0	27,292	9,697	7,924	29.0
165,866	63,124	4,765	2.9	1,419	2.2	107,592	27,248	30,687	28.5
30,266	12,162	291	1.0	94	0.8	13,170	3,524	1,855	14.1
63,502	20,703	650	1.0	636	3.1	37,835	7,604	15,600	41.2
23,436	5,712	181	0.8	136	2.4	10,124	2,055	2,613	25.8
82,679	17,549	1,664	2.0	159	0.9	51,237	6,499	25,335	49.4
27,356	7,606	657	2.4	123	1.6	15,994	2,749	3,476	21.7
13,040	6,464	389	3.0	258	4.0	8,405	2,401	2,589	30.0
27,879	6,134	493	1.8	37	0.6	18,018	2,835	5,940	33.0
17,714	7,989	459	2.6	—	(3)	6,155	596	1,633	26.5
37,382	17,439	357	1.0	387	2.2	22,427	7,959	8,841	39.4
37,090	10,198	560	1.5	539	5.3	20,503	5,483	5,018	24.5
19,003	10,374	1,205	6.3	13	0.1	5,910	523	2,240	37.9
160,707	51,490	3,484	2.2	2,438	4.7	127,928	21,164	36,661	28.7
10,768	880	880	8.2	—	—	6,669	—	2,758	41.4
13,591	361	2,7	—	606	3.1	10,731	8,188	3,379	31.5
86,818	31,692	1,523	1.8	1,832	5.8	71,039	12,976	20,112	28.3
39,889	—	515	1.3	—	—	33,014	—	8,245	25.0
9,941	—	205	2.1	—	—	6,475	—	2,167	33.5
18,600	8,557	383	2.1	289	3.4	13,736	4,047	5,311	38.6
21,028	6,578	477	2.3	277	4.8	11,387	5,2,548	3,031	26.6
156,354	46,489	2,578	1.6	718	1.5	111,695	17,996	34,006	30.4
36,303	18,254	712	2.0	444	2.4	17,019	6,825	6,173	36.1
12,641	6,054	123	1.0	92	1.5	7,540	2,300	1,795	23.9
28,535	11,964	356	1.2	144	1.2	20,095	6,118	5,580	27.8
44,700	18,704	832	1.9	597	3.2	20,342	4,964	5,401	26.6
24,623	10,302	294	1.2	790	7.7	10,923	5,265	2,849	26.1
33,159	11,280	807	2.4	462	4.1	13,697	3,220	4,003	29.2
28,503	10,983	774	2.7	33	0.3	10,146	2,637	2,503	15.5

¹ See note 3.

Figures for Omaha as constituted in 1890. South Omaha annexed to Omaha in 1915; comparable figures for Omaha, as now constituted, not available.

² Includes, for 1890, figures for Allegheny, annexed to Pittsburgh in 1907.

TABLE 3.—NUMBER OF HOMES IN THE 68 CITIES HAVING 100,000 INHABITANTS OR MORE, WITH NUMBER AND PER CENT FOR WHICH REPORTS WERE NOT RECEIVED: 1920.

CITY.	ALL HOMES.			OWNED HOMES.			OWNED HOMES, MORTGAGED.		
	Total.	No report as to tenure.		Total.	No report as to encum- brance.		Total. ¹	No report as to amount of encumbrance, value, and rate.	
		Num- ber.	Per cent.		Num- ber.	Per cent.		Num- ber.	Per cent.
Akron, Ohio.....	44,795	610	1.4	19,504	425	2.2	12,829	4,273	33.3
Albany, N. Y.....	28,097	573	1.8	7,911	228	2.9	3,486	1,105	31.7
Atlanta, Ga.....	49,523	660	1.3	12,076	241	2.0	5,870	1,910	32.5
Baltimore, Md.....	166,857	1,964	1.2	76,298	668	0.9	35,628	12,780	35.9
Birmingham, Ala.....	43,040	1,708	4.0	11,632	330	2.8	5,167	1,826	35.3
Boston, Mass.....	164,785	1,995	1.2	30,132	525	1.7	20,201	6,020	29.8
Bridgeport, Conn.....	31,994	1,071	3.3	7,612	181	2.4	6,139	2,028	33.0
Buffalo, N. Y.....	116,201	1,332	1.1	44,297	385	0.9	27,292	7,904	29.0
Cambridge, Mass.....	25,293	49	0.2	4,454	12	0.3	2,681	733	27.3
Camden, N. J.....	26,645	426	1.6	10,628	98	0.9	7,219	2,634	36.5
Chicago, Ill.....	623,912	10,630	1.7	165,866	4,765	2.9	107,592	30,687	28.5
Cincinnati, Ohio.....	166,239	881	0.8	30,266	291	1.0	13,170	1,855	14.1
Cleveland, Ohio.....	182,692	1,816	1.0	63,502	650	1.0	37,835	15,000	41.2
Columbus, Ohio.....	58,913	760	1.3	21,358	145	0.7	11,401	3,127	27.4
Dallas, Tex.....	36,754	778	2.1	13,280	196	1.5	6,248	2,417	38.7
Dayton, Ohio.....	38,138	252	0.7	15,889	167	1.1	9,356	2,596	27.7
Denver, Colo.....	61,916	712	1.1	23,436	181	0.8	10,124	2,613	25.8
Des Moines, Iowa.....	31,644	711	2.2	15,810	313	2.0	8,164	2,823	34.6
Detroit, Mich.....	218,973	3,041	1.4	82,079	1,664	2.0	51,337	25,335	49.4
Fall River, Mass.....	26,399	135	0.5	5,165	36	0.7	3,241	876	27.0
Fort Worth, Tex.....	25,052	1,512	6.0	8,974	407	4.5	4,373	2,106	48.2
Grand Rapids, Mich.....	33,703	520	1.5	16,661	767	4.6	8,772	3,783	43.1
Hartford, Conn.....	30,813	164	0.5	6,372	80	1.3	5,230	1,281	24.5
Houston, Tex.....	33,932	278	0.8	11,518	96	0.8	4,028	2,497	62.0
Indianapolis, Ind.....	81,256	2,026	2.5	27,356	67	2.4	15,994	3,476	21.7
Jersey City, N. J.....	67,288	1,203	1.8	13,040	389	3.0	8,465	2,589	30.6
Kansas City, Kans.....	25,009	402	1.6	11,706	125	1.1	5,425	1,493	27.5
Kansas City, Mo.....	82,056	1,770	2.2	27,879	493	1.8	18,018	5,940	33.0
Los Angeles, Calif.....	159,476	3,121	2.0	54,278	557	1.0	26,135	9,544	36.5
Louisville, Ky.....	60,490	979	1.6	17,714	459	2.6	6,155	1,633	26.5
Lowell, Mass.....	25,034	53	0.2	6,513	19	0.3	3,480	834	24.0
Memphis, Tenn.....	42,369	1,163	2.7	11,925	703	5.9	4,796	2,047	42.7
Milwaukee, Wis.....	106,101	866	0.8	37,382	357	1.0	22,427	8,841	39.4
Minneapolis, Minn.....	91,843	1,226	1.3	37,090	560	1.5	20,503	5,018	24.5
Nashville, Tenn.....	39,220	525	1.7	9,470	95	1.0	2,691	1,069	39.7
New Bedford, Mass.....	26,858	102	0.4	7,651	37	0.5	4,719	1,292	27.4
New Haven, Conn.....	36,257	835	2.3	9,503	299	2.1	7,123	2,275	31.9
New Orleans, La.....	85,188	2,812	3.3	10,003	1,205	6.3	5,910	2,240	37.9

¹ Includes distribution of unknown as to tenure and as to encumbrance.

TABLE 3.—NUMBER OF HOMES IN THE 68 CITIES HAVING 100,000 INHABITANTS OR MORE, WITH NUMBER AND PER CENT FOR WHICH REPORTS WERE NOT RECEIVED: 1920—Continued.

CITY.	ALL HOMES.			OWNED HOMES.			OWNED HOMES MORTGAGED.		
	Total.	No report as to tenure.		Total.	No report as to encumbrance.		Total. ¹	No report as to amount of encumbrance, value, and rate.	
		Number.	Per cent.		Number.	Per cent.		Number.	Per cent.
New York, N. Y.....	1,278,341	11,734	0.9	160,707	3,484	2.2	127,928	36,661	28.7
Bronx Borough.....	166,260	880	0.5	13,591	361	2.7	10,731	3,379	31.5
Brooklyn Borough.....	453,587	4,477	1.0	86,818	1,523	1.8	71,039	20,112	28.3
Manhattan Borough.....	525,154	4,203	0.8	10,768	880	8.2	6,669	2,758	41.4
Queens Borough.....	109,559	1,648	1.5	39,589	515	1.3	33,014	8,245	25.0
Richmond Borough.....	23,781	526	2.2	9,941	203	2.1	6,475	2,107	33.5
Newark, N. J.....	93,274	1,157	1.2	18,600	383	2.1	13,736	5,301	38.6
Norfolk, Va.....	26,732	110	0.4	6,171	93	1.5	2,793	1,201	43.0
Oakland, Calif.....	55,793	1,051	1.9	22,966	341	1.5	10,902	3,125	28.7
Omaha, Nebr.....	44,499	1,078	2.3	21,028	477	2.3	11,387	3,031	26.6
Paterson, N. J.....	32,186	382	1.2	8,729	116	1.3	5,415	1,632	30.1
Philadelphia, Pa.....	402,946	6,894	1.7	156,354	2,578	1.6	111,695	34,006	30.4
Pittsburgh, Pa.....	130,274	1,977	1.5	36,363	712	2.0	17,089	6,173	36.1
Portland, Oreg.....	67,045	383	0.6	29,752	202	0.7	13,723	3,642	26.5
Providence, R. I.....	54,726	966	1.8	12,641	123	1.0	7,520	1,795	23.9
Reading, Pa.....	25,202	308	1.2	11,603	261	2.2	6,176	1,686	27.3
Richmond, Va.....	39,192	741	1.9	9,938	169	1.7	3,408	1,249	36.0
Rochester, N. Y.....	68,247	1,180	1.7	28,535	350	1.2	20,095	5,580	27.8
St. Louis, Mo.....	190,640	2,834	1.5	44,700	832	1.9	20,342	5,401	26.6
St. Paul, Minn.....	54,409	943	1.7	24,623	294	1.2	10,923	2,849	26.1
Salt Lake City, Utah.....	28,216	403	1.6	12,308	362	2.9	6,084	2,124	34.9
San Antonio, Tex.....	36,405	941	2.6	13,388	333	2.5	4,195	1,840	43.9
San Francisco, Calif.....	123,349	2,436	2.0	33,159	807	2.4	13,697	4,003	29.2
Scranton, Pa.....	29,708	546	1.8	10,371	94	0.6	3,366	1,309	38.9
Seattle, Wash.....	80,048	1,409	1.8	36,420	887	2.4	18,780	3,066	16.3
Spokane, Wash.....	27,178	115	0.4	12,083	97	0.6	5,205	2,128	40.9
Springfield, Mass.....	30,361	237	0.8	8,411	62	0.7	6,541	840	12.8
Syracuse, N. Y.....	41,558	549	1.3	15,563	277	1.8	10,372	2,552	24.6
Toledo, Ohio.....	57,931	647	1.1	28,295	269	1.0	14,480	4,772	33.0
Trenton, N. J.....	25,319	170	0.7	9,583	73	0.8	7,061	2,227	31.5
Washington, D. C.....	90,194	2,037	2.1	28,503	774	2.7	16,146	2,503	15.5
Wilmington, Del.....	24,488	457	1.9	9,192	149	1.6	5,887	2,857	48.5
Worcester, Mass.....	39,230	420	1.1	10,749	109	1.0	8,857	1,837	20.7
Yonkers, N. Y.....	22,126	177	0.8	5,161	27	0.5	3,942	1,024	26.0
Youngstown, Ohio.....	28,699	317	1.1	13,561	146	1.1	7,481	2,635	35.2

¹ Includes distribution of unknown as to tenure and as to encumbrance.

MORTGAGES ON HOMES: 1920.

TABLE 4.—NUMBER OF HOMES IN THE 219 CITIES HAVING FROM 25,000 TO 100,000 INHABITANTS, WITH NUMBER AND PER CENT FOR WHICH REPORTS WERE NOT RECEIVED: 1920.

CITY.	ALL HOMES.			OWNED HOMES.			OWNED HOMES MORTGAGED.		
	Total.	No report as to tenure.		Total.	No report as to encumbrance.		Total. ¹	No report as to amount of encumbrance, value, and rate.	
		Number.	Per cent.		Number.	Per cent.		Number.	Per cent.
Alameda, Calif.	7,886	65	0.8	3,969	22	0.6	1,770	618	34.9
Allentown, Pa.	17,298	253	1.5	7,168	133	1.9	3,795	924	24.9
Altoona, Pa.	13,740	81	0.6	6,341	25	0.4	2,994	704	23.5
Amsterdam, N. Y.	7,726	91	1.2	2,307	51	2.2	1,091	451	41.3
Anderson, Ind.	7,523	121	1.6	3,832	288	7.5	1,990	496	24.9
Asheville, N. C.	6,477	281	4.3	2,411	101	4.2	569	273	37.4
Atlantic City, N. J.	12,468	407	3.3	2,130	53	2.5	1,540	680	44.2
Auburn, N. Y.	8,719	99	1.1	3,874	30	0.8	1,869	405	24.9
Augusta, Ga.	13,566	406	2.9	2,866	130	4.5	508	178	35.0
Aurora, Ill.	8,973	167	1.9	4,933	35	0.7	2,150	560	26.0
Austin, Tex.	7,925	123	1.6	3,456	77	2.2	948	457	48.2
Bangor, Me.	6,145	114	1.9	2,887	24	0.8	804	246	30.6
Battle Creek, Mich.	9,347	146	1.6	5,111	220	4.3	2,875	1,298	45.1
Bay City, Mich.	11,002	128	1.2	7,304	30	0.4	2,149	1,018	47.4
Bayonne, N. J.	15,513	137	0.9	4,362	21	0.5	3,406	1,348	39.6
Beaumont, Tex.	9,495	120	1.4	3,114	58	1.9	1,275	618	48.5
Bellingham, Wash.	6,040	149	2.2	3,559	45	1.3	1,260	356	28.3
Berkeley, Calif.	15,759	172	1.1	6,663	55	0.8	3,104	700	22.6
Bethlehem, Pa.	11,265	233	2.1	4,182	244	5.8	2,225	726	32.6
Binghamton, N. Y.	16,000	240	1.5	6,110	54	0.9	3,221	899	27.9
Bloomington, Ill.	7,451	106	1.4	3,680	90	2.4	974	251	25.8
Brockton, Mass.	16,084	135	0.8	5,498	47	0.9	3,922	956	24.4
Brookline town, Mass.	8,603	110	1.3	2,227	43	1.9	1,257	398	31.7
Butte, Mont.	10,098	249	2.5	4,118	245	5.9	1,315	500	38.0
Canton, Ohio	20,496	329	1.6	10,883	293	2.7	6,550	2,450	39.8
Cedar Rapids, Iowa	11,612	172	1.5	6,236	51	0.8	3,114	881	28.3
Charleston, S. C.	17,824	501	2.8	3,602	256	7.1	1,121	538	48.0
Charleston, W. Va.	9,069	324	3.6	3,080	109	3.5	1,080	478	44.3
Charlotte, N. C.	10,720	343	3.2	3,320	225	6.8	1,117	398	35.6
Chattanooga, Tenn.	14,621	291	2.0	3,120	22	0.7	1,125	444	39.5
Chelsea, Mass.	8,833	77	0.9	1,975	12	0.6	1,554	519	33.4
Chester, Pa.	12,259	263	2.1	4,338	123	2.8	2,819	905	32.1
Chicopee, Mass.	7,004	156	2.2	2,457	50	2.0	1,763	775	44.6
Cicero town, Ill.	9,770	86	0.9	5,061	32	0.6	3,679	1,111	30.2
Clarksburg, W. Va.	6,453	161	2.5	2,696	62	2.3	1,100	424	38.5
Clifton, N. J.	5,800	45	0.8	2,904	4	0.1	2,396	606	25.3
Colorado Springs, Colo.	8,332	102	1.9	3,871	34	0.9	2,357	414	30.5
Columbia, S. C.	8,151	120	1.5	1,862	39	2.1	487	183	37.6
Columbus, Ga.	7,245	82	1.1	1,288	10	0.8	270	110	40.7
Council Bluffs, Iowa	8,789	173	2.0	5,193	151	2.9	2,507	686	27.4
Covington, Ky.	14,809	96	0.6	5,513	48	0.9	2,593	626	24.1
Cranston, R. I.	6,366	67	1.1	2,944	45	1.5	1,889	575	30.4
Cumberland, Md.	6,433	99	1.5	2,474	26	1.1	992	389	39.2
Danville, Ill.	8,907	126	1.4	4,231	31	0.7	2,323	615	26.5
Davenport, Iowa	14,388	240	1.7	6,616	147	2.2	2,876	753	26.2
Decatur, Ill.	10,874	85	0.8	5,403	174	3.2	2,219	601	27.1
Dubuque, Iowa	9,314	245	2.6	4,079	89	2.2	2,177	367	31.2
Duluth, Minn.	21,294	368	1.7	9,841	149	1.5	5,228	1,486	28.4
East Chicago, Ind.	7,080	97	1.4	2,699	25	0.9	1,729	997	57.7
East Cleveland, Ohio	7,122	61	0.9	3,268	11	0.3	2,276	786	34.3
East Orange, N. J.	12,416	235	1.9	4,608	136	3.0	3,524	2,048	58.1
East St. Louis, Ill.	15,768	87	0.6	4,531	12	0.3	2,420	827	34.2
Easton, Pa.	8,257	134	1.6	3,181	28	0.9	1,454	371	25.5
El Paso, Tex.	18,159	431	2.4	3,770	58	1.5	1,554	624	40.2
Elgin, Ill.	6,490	96	1.5	3,557	74	2.1	1,039	244	23.5

¹ Includes distribution of unknown as to tenure and as to encumbrance.

TABLE 4.—NUMBER OF HOMES IN THE 219 CITIES HAVING FROM 25,000 TO 100,000 INHABITANTS, WITH NUMBER AND PER CENT FOR WHICH REPORTS WERE NOT RECEIVED: 1920—Continued.

CITY.	ALL HOMES.			OWNED HOMES.			OWNED HOMES, MORTGAGED.		
	Total.	No report as to tenure.		Total.	No report as to encum- brance.		Total. ¹	No report as to amount of encumbrance, value, and rate.	
		Num- ber.	Per cent.		Num- ber.	Per cent.		Num- ber.	Per cent.
Elizabeth, N. J.	20,641	253	1.2	7,006	86	1.2	4,711	1,400	29.7
Elmira, N. Y.	11,357	225	2.0	4,999	251	5.0	1,917	632	33.0
Erie, Pa.	21,425	276	1.3	9,566	100	1.0	4,837	1,470	30.4
Evanston, Ill.	8,472	192	2.3	3,334	78	2.3	1,758	596	33.9
Evansville, Ind.	20,648	412	2.0	8,098	71	0.9	2,717	865	31.8
Everett, Mass.	9,187	10	0.1	3,080	5	0.2	2,311	432	18.7
Everett, Wash.	7,169	130	1.7	3,503	30	0.9	1,537	421	27.4
Pittsburg, Mass.	9,273	275	3.0	3,171	114	3.6	2,074	671	32.4
Flint, Mich.	19,370	219	1.1	10,780	146	1.4	7,357	3,614	49.1
Fort Smith, Ark.	6,872	213	3.1	2,901	54	1.9	1,315	305	23.2
Port Wayne, Ind.	20,406	284	1.4	10,452	147	1.4	5,428	1,743	32.1
Fresno, Calif.	11,234	219	1.9	5,230	61	1.2	2,658	921	34.7
Galveston, Tex.	10,588	236	2.2	2,983	39	1.3	553	224	40.5
Gary, Ind.	12,022	263	2.2	4,187	121	2.9	2,826	1,246	44.1
Green Bay, Wis.	6,914	105	1.5	3,712	39	1.1	1,640	440	27.2
Hagerstown, Md.	6,620	78	1.2	2,083	102	4.9	943	288	30.5
Hamilton, Ohio.	9,700	288	3.0	4,547	150	3.3	2,317	703	30.3
Hammond, Ind.	7,983	115	1.4	4,020	76	1.9	2,507	737	29.4
Hamtramck village, Mich.	9,117	72	0.8	4,013	43	1.1	3,590	2,222	61.9
Harrisburg, Pa.	19,158	329	1.7	7,039	149	5.0	3,501	991	28.3
Haverhill, Mass.	12,814	132	1.0	4,598	65	1.4	2,699	765	28.3
Hazleton, Pa.	6,584	160	2.4	2,222	215	9.7	913	387	42.4
Highland Park village, Mich.	10,402	133	1.3	5,131	33	0.6	3,962	1,731	43.7
Hoboken, N. J.	15,477	242	0.9	5,400	67	4.8	880	401	45.6
Holyoke, Mass.	12,948	149	1.2	2,537	45	1.8	1,854	496	26.8
Huntington, W. Va.	11,350	283	2.5	4,750	135	2.8	2,222	886	39.9
Irvington town, N. J.	6,693	109	1.8	2,595	19	0.7	2,139	1,094	51.1
Jackson, Mich.	11,481	116	1.3	7,195	71	1.0	4,000	2,059	51.5
Jacksonville, Fla.	23,205	610	2.9	5,443	119	2.2	2,149	795	37.0
Jamestown, N. Y.	10,366	123	1.2	4,920	133	2.7	2,669	695	26.0
Johnstown, Pa.	13,858	83	0.6	5,038	36	0.7	1,748	645	36.9
Joliet, Ill.	8,654	92	1.1	3,888	130	3.3	1,510	593	39.3
Joplin, Mo.	8,012	88	1.1	3,681	139	3.8	1,464	642	43.9
Kalamazoo, Mich.	11,754	147	1.3	6,339	69	1.1	3,307	1,313	39.7
Kearny town, N. J.	5,766	81	1.4	2,302	18	0.8	1,775	360	20.3
Kenosha, Wis.	8,098	138	1.7	4,303	64	1.5	2,754	1,189	43.2
Kingston, N. Y.	6,701	79	1.2	2,728	113	4.1	1,006	316	31.4
Knoxville, Tenn.	17,474	372	2.1	7,067	88	1.2	3,457	1,339	46.4
Kokomo, Ind.	7,505	52	0.7	3,434	32	0.9	1,560	434	27.8
La Crosse, Wis.	7,526	109	1.4	3,729	158	4.2	1,078	296	27.5
Lakewood, Ohio.	10,537	111	1.1	5,984	126	2.1	3,711	1,301	35.1
Lancaster, Pa.	12,844	116	0.9	5,062	28	0.6	2,370	520	21.9
Lansing, Mich.	13,811	311	2.3	8,176	248	3.0	6,657	3,361	50.5
Lawrence, Mass.	19,715	328	1.7	3,942	41	1.0	2,504	869	33.9
Lewiston, Me.	6,750	64	0.9	1,896	22	1.2	602	231	38.4
Lexington, Ky.	10,720	250	2.3	3,456	115	3.3	904	313	34.6
Lima, Ohio.	10,659	107	1.6	5,017	158	3.1	3,118	942	30.2
Lincoln, Nebr.	13,812	255	1.8	6,840	225	3.3	2,874	740	25.7
Little Rock, Ark.	15,059	416	2.8	5,985	73	1.2	2,418	863	35.7
Long Beach, Calif.	17,169	255	1.5	5,898	26	0.4	2,500	809	32.4
Lorain, Ohio.	8,004	267	3.3	4,050	24	0.6	1,874	1,070	57.1
Lynchburg, Va.	6,558	120	1.8	2,410	33	1.4	580	245	42.2
Lynn, Mass.	23,308	260	1.1	6,517	156	1.6	4,182	1,930	24.6
McKeesport, Pa.	9,916	211	2.1	3,921	127	3.2	2,002	622	31.1
Macon, Ga.	13,730	192	1.4	3,373	45	1.3	1,109	325	28.4

¹ Includes distribution of unknown as to tenure and as to encumbrance.

TABLE 4.—NUMBER OF HOMES IN THE 219 CITIES HAVING FROM 25,000 TO 100,000 INHABITANTS, WITH NUMBER AND PER CENT FOR WHICH REPORTS WERE NOT RECEIVED: 1920—Continued.

CITY.	ALL HOMES.			OWNED HOMES.			OWNED HOMES MORTGAGED.		
	Total.	No report as to tenure.		Total.	No report as to encumbrance.		Total. ¹	No report as to amount of encumbrance, value, and rate.	
		Number.	Per cent.		Number.	Per cent.		Number.	Per cent.
Madison, Wis.	9,473	123	1.3	3,939	152	3.9	2,108	602	28.6
Malden, Mass.	11,238	15	0.1	4,661	5	0.1	2,646	604	26.2
Manchester, N. H.	17,415	313	1.8	4,657	91	2.0	2,308	712	30.8
Mansfield, Ohio	7,215	89	1.2	4,046	11	1.1	2,595	394	24.7
Marion, Ohio	7,231	69	1.0	3,924	18	0.5	2,014	616	30.6
Medford, Mass.	9,152	3	(2)	3,948	6	0.2	2,946	560	19.0
Meriden, Conn.	6,955	142	2.0	2,353	72	3.1	1,557	441	28.3
Miami, Fla.	7,497	272	3.6	2,803	60	2.1	1,398	601	43.0
Mobile, Ala.	15,148	263	1.7	4,058	103	2.5	1,015	345	34.0
Moline, Ill.	7,564	103	1.4	3,783	26	0.7	2,013	535	26.6
Montclair town, N. J.	6,294	164	2.6	2,857	99	3.5	1,951	983	50.4
Montgomery, Ala.	11,568	234	2.0	2,488	17	0.7	732	270	36.9
Mount Vernon, N. Y.	9,715	75	0.8	3,217	22	0.7	2,348	634	27.0
Muncie, Ind.	9,529	105	1.1	4,373	53	1.2	2,446	669	27.4
Muskegon, Mich.	8,660	180	2.1	4,750	108	3.5	1,450	576	39.7
Muskogee, Okla.	7,414	251	3.4	3,023	123	4.1	1,284	543	42.3
Nashua, N. H.	6,305	149	2.4	1,728	108	6.1	691	177	25.6
New Britain, Conn.	12,072	98	0.8	3,458	53	1.5	3,043	743	24.4
New Brunswick, N. J.	7,404	87	1.2	2,611	133	5.1	1,656	610	36.8
New Castle, Pa.	10,397	146	1.4	5,244	93	1.2	2,642	823	31.2
New London, Conn.	5,937	47	0.8	1,918	28	1.5	1,125	355	31.6
New Rochelle, N. Y.	7,725	86	1.1	2,929	41	1.4	2,111	553	26.2
Newark, Ohio	7,322	72	1.0	3,681	69	1.9	1,554	533	34.3
Newburgh, N. Y.	7,647	105	1.4	2,369	21	0.9	1,295	366	28.3
Newport, Ky.	7,792	60	0.8	2,909	10	0.3	1,510	455	30.1
Newport, R. I.	6,440	146	2.3	2,315	78	3.4	1,510	369	24.4
Newport News, Va.	7,835	87	1.1	2,182	93	4.3	1,029	421	40.9
Newton, Mass.	10,189	16	0.2	5,309	13	0.2	3,009	650	21.6
Niagara Falls, N. Y.	10,857	239	2.2	4,087	80	2.0	2,676	1,079	40.3
Norristown borough, Pa.	6,624	118	1.8	3,493	30	0.9	1,931	599	31.0
Norwalk, Conn.	6,702	156	2.3	2,836	23	0.8	1,759	551	31.3
Oak Park village, Ill.	9,737	112	1.2	6,027	75	1.2	4,075	1,124	27.6
Ogden, Utah	7,803	113	1.4	3,851	28	0.7	1,429	346	24.2
Oklahoma City, Okla.	21,340	577	2.4	8,184	84	1.0	4,974	1,936	38.9
Orange, N. J.	7,289	152	2.1	2,198	55	2.5	1,369	465	34.0
Oshkosh, Wis.	8,027	141	1.8	4,839	64	1.3	1,838	655	35.6
Pasadena, Calif.	12,657	263	2.1	5,979	36	0.6	2,133	626	29.3
Passaic, N. J.	13,393	169	1.3	3,134	23	0.7	2,347	782	33.3
Pawtucket, R. I.	14,675	325	2.2	4,123	28	0.7	2,604	563	21.1
Pensacola, Fla.	7,448	323	4.3	2,211	38	1.7	804	339	39.2
Peoria, Ill.	10,397	392	2.0	8,648	110	1.3	4,189	1,373	32.8
Perth Amboy, N. J.	8,605	97	1.1	2,680	83	3.1	1,828	566	31.0
Petersburg, Va.	7,540	229	3.0	1,968	177	9.0	365	171	46.8
Phoenix, Ariz.	7,354	177	2.4	2,621	77	0.6	1,258	490	39.0
Pittsfield, Mass.	9,499	194	2.0	3,133	34	1.1	1,948	492	25.3
Plainfield, N. J.	6,375	127	1.9	2,519	28	1.1	1,743	481	27.6
Pontiac, Mich.	7,090	215	3.0	4,156	55	1.3	2,497	1,200	48.1
Port Huron, Mich.	6,407	65	1.0	3,675	60	1.6	1,388	715	51.5
Portland, Me.	16,801	167	1.0	4,822	31	0.6	1,818	462	25.4
Portsmouth, Ohio	7,967	151	1.9	3,578	106	4.6	1,779	561	31.5
Portsmouth, Va.	10,568	26	0.2	3,870	25	0.6	1,612	661	41.0
Poughkeepsie, N. Y.	8,732	254	2.9	2,489	18	0.7	1,358	408	30.0
Pueblo, Colo.	10,484	215	2.1	4,764	34	0.7	1,800	1,026	57.0
Quincy, Ill.	9,378	214	2.3	3,915	55	1.4	1,181	285	24.1
Quincy, Mass.	11,146	151	1.4	5,209	37	0.7	3,840	1,010	26.5

¹ Includes distribution of unknown as to tenure and as to encumbrance.

² Less than one-tenth of 1 per cent.

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HOMES NOT REPORTED.

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TABLE 4.—NUMBER OF HOMES IN THE 219 CITIES HAVING FROM 25,000 TO 100,000 INHABITANTS, WITH NUMBER AND PER CENT FOR WHICH REPORTS WERE NOT RECEIVED: 1920—Continued.

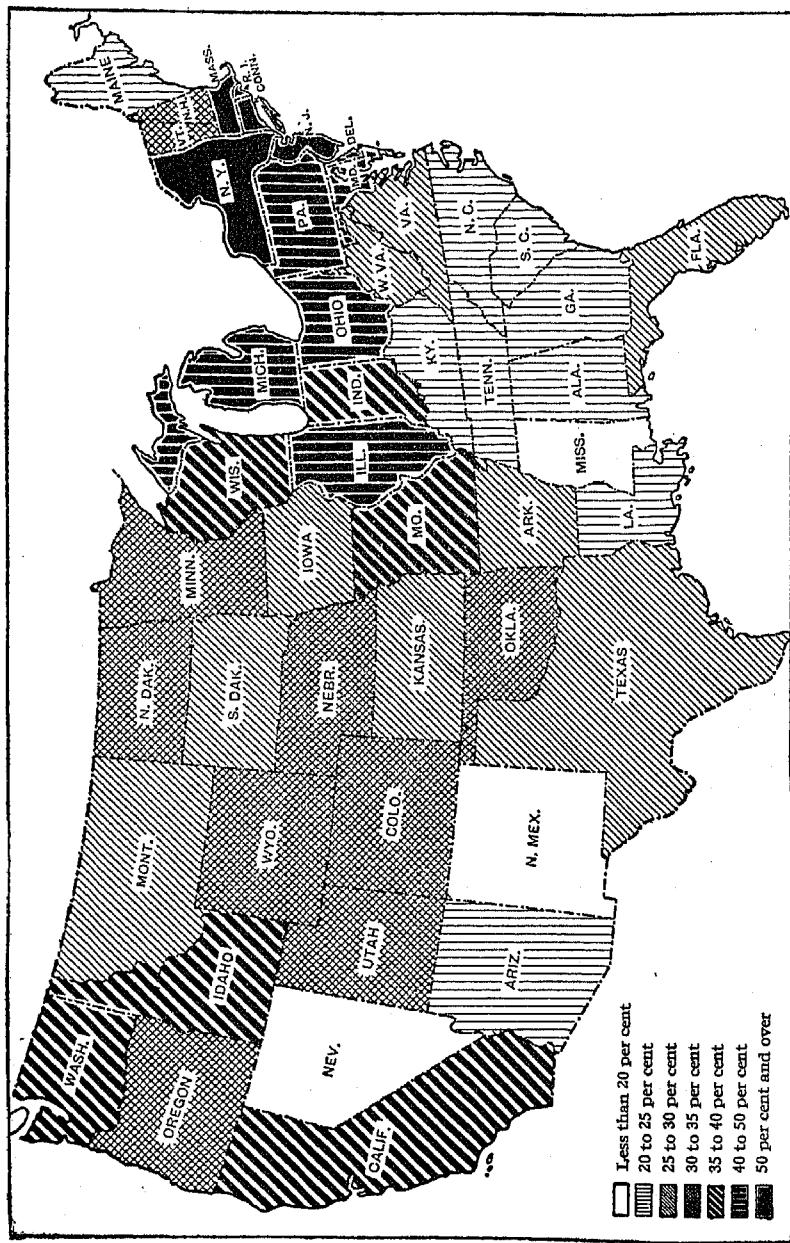
CITY.	ALL HOMES.			OWNED HOMES.			OWNED HOMES MORTGAGED.		
	Total.	No report as to tenure.		Total.	No report as to encumbrance.		Total. ¹	No report as to amount of encumbrance, value, and rate.	
		Number.	Per cent.		Number.	Per cent.		Number.	Per cent.
Racine, Wis.	12,799	198	1.5	6,984	28	0.4	4,604	1,558	33.8
Revere, Mass.	6,375	97	1.5	2,140	33	1.5	1,574	469	29.8
Richmond, Ind.	7,055	92	1.3	2,934	34	1.2	1,073	261	24.3
Roanoke, Va.	11,260	172	1.5	5,082	57	1.1	2,118	800	37.8
Rock Island, Ill.	8,824	175	2.0	4,336	63	1.5	1,994	605	30.3
Rockford, Ill.	16,027	372	2.3	7,583	175	2.3	4,012	1,234	30.8
Rome, N. Y.	5,416	46	0.8	2,622	9	0.3	1,136	409	36.0
Sacramento, Calif.	17,263	432	2.5	5,810	46	0.8	2,600	701	27.0
Saginaw, Mich.	14,906	195	1.3	9,980	146	1.5	3,465	1,661	47.9
St. Joseph, Mo.	19,189	259	1.3	7,420	61	0.8	3,295	946	28.7
Salem, Mass.	9,353	136	1.5	2,890	29	1.0	1,720	400	23.3
San Diego, Calif.	22,723	623	2.7	7,820	105	1.3	2,891	756	26.2
San Jose, Calif.	10,669	237	2.2	5,168	117	2.3	1,589	555	34.9
Savannah, Ga.	21,267	105	0.5	3,209	50	1.6	980	315	32.1
Schenectady, N. Y.	20,657	241	1.2	7,584	144	1.9	5,013	1,692	33.8
Sheboygan, Wis.	7,215	77	1.1	3,940	29	0.7	1,733	567	32.7
Shreveport, La.	10,618	231	2.1	3,339	77	2.3	1,075	424	39.4
Sioux City, Iowa	16,234	232	1.6	7,030	109	1.6	3,575	1,149	32.7
Sioux Falls, S. Dak.	6,268	169	2.7	2,822	95	3.4	1,181	349	29.6
Somerville, Mass.	22,653	49	0.2	6,154	13	0.2	4,114	822	20.0
South Bend, Ind.	16,113	285	1.8	8,099	92	1.1	4,166	1,543	37.0
Springfield, Ill.	14,255	226	1.6	6,504	75	1.2	2,465	761	30.9
Springfield, Mo.	10,472	232	2.2	5,022	60	1.2	2,105	580	28.0
Springfield, Ohio	15,484	294	1.9	6,798	143	2.1	3,502	1,106	31.6
Stamford, Conn.	7,839	193	2.5	2,992	57	2.7	1,069	620	37.1
Steubenville, Ohio	6,516	238	3.7	2,414	55	2.3	993	382	38.5
Stockton, Calif.	9,981	197	2.0	3,862	42	1.1	1,057	454	27.4
Superior, Wis.	8,692	160	1.8	3,822	128	3.3	1,424	409	28.7
Tacoma, Wash.	24,662	481	2.0	13,525	152	1.1	6,667	1,970	32.5
Tampa, Fla.	12,137	511	4.2	2,990	93	3.1	906	417	46.0
Taunton, Mass.	8,062	53	0.7	3,418	18	0.5	1,675	512	30.6
Terre Haute, Ind.	16,745	249	1.5	7,063	116	1.6	3,938	1,132	28.7
Topeka, Kans.	13,039	305	2.8	6,636	118	1.8	2,577	647	25.1
Troy, N. Y.	17,895	495	2.8	4,734	129	2.7	1,837	587	32.0
Tulsa, Okla.	16,910	754	4.5	5,959	216	3.6	2,854	1,524	53.4
Utica, N. Y.	21,657	116	0.5	7,637	54	0.7	4,154	1,284	30.9
Waco, Tex.	9,374	222	2.4	3,311	122	3.7	1,037	439	42.3
Waltham, Mass.	6,566	6	0.1	2,121	1	(2)	1,257	302	24.0
Warren, Ohio	6,561	78	1.2	3,566	55	1.5	1,990	663	33.3
Waterbury, Conn.	19,124	349	1.8	5,731	134	2.3	4,061	1,556	33.4
Waterloo, Iowa	9,071	176	1.9	4,312	48	1.1	2,216	595	26.9
Watertown, N. Y.	7,835	184	1.1	3,212	27	0.8	1,428	484	33.9
West Hoboken town, N. J.	10,131	120	1.2	1,723	24	1.4	1,137	268	23.6
West New York town, N. J.	7,410	37	0.5	1,495	11	0.7	1,102	244	22.1
Wheeling, W. Va.	13,919	301	2.2	5,113	137	2.7	1,470	529	36.0
Wichita, Kans.	18,596	312	1.7	8,620	132	1.5	3,759	1,230	32.7
Wichita Falls, Tex.	7,898	601	7.6	3,181	66	2.1	1,441	898	62.3
Wilkes-Barre, Pa.	15,378	338	2.2	4,871	206	4.2	1,693	546	32.3
Williamsport, Pa.	8,927	116	1.3	3,277	65	2.0	1,058	287	27.1
Wilmington, N. C.	7,847	358	4.6	2,600	440	16.9	965	334	34.6
Winston-Salem, N. C.	9,895	238	2.4	2,948	49	1.4	1,254	530	42.3
Woonsocket, R. I.	9,080	139	1.5	1,981	26	1.3	1,309	357	27.3
York, Pa.	11,692	140	1.2	4,709	45	0.9	1,707	315	18.5
Zanesville, Ohio	7,958	40	0.5	3,556	25	0.7	1,215	340	28.0

¹ Includes distribution of unknown as to tenure and as to encumbrance.

² Less than one-tenth of 1 per cent.

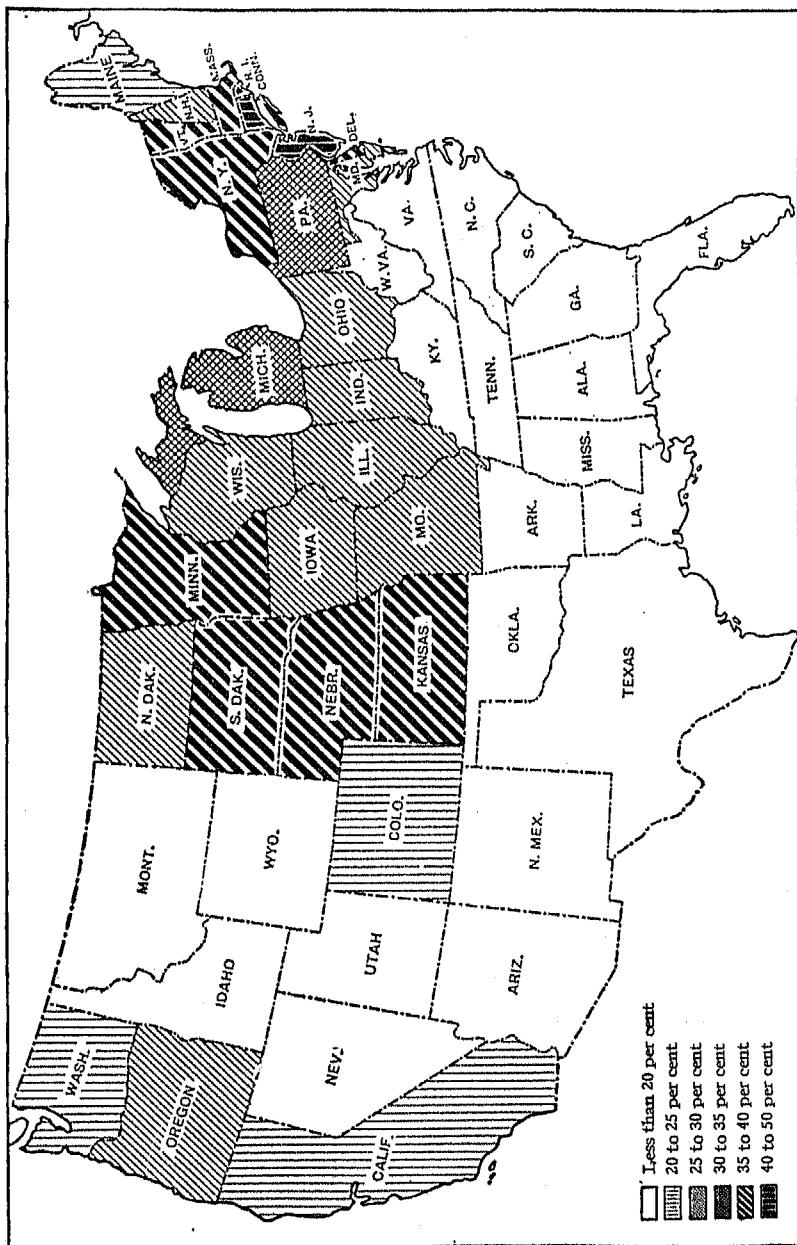
OWNED HOMES NOR ON FARMS—PER CENT MORTGAGED: 1920.

[District of Columbia, 55.4 per cent, not shown separately on the map.]



OWNED HOMES NOT ON FARMS—PER CENT MORTGAGED: 1890.

[District of Columbia, 24 per cent, not shown separately on the map. No mortgaged homes were reported for Oklahoma in 1890.]

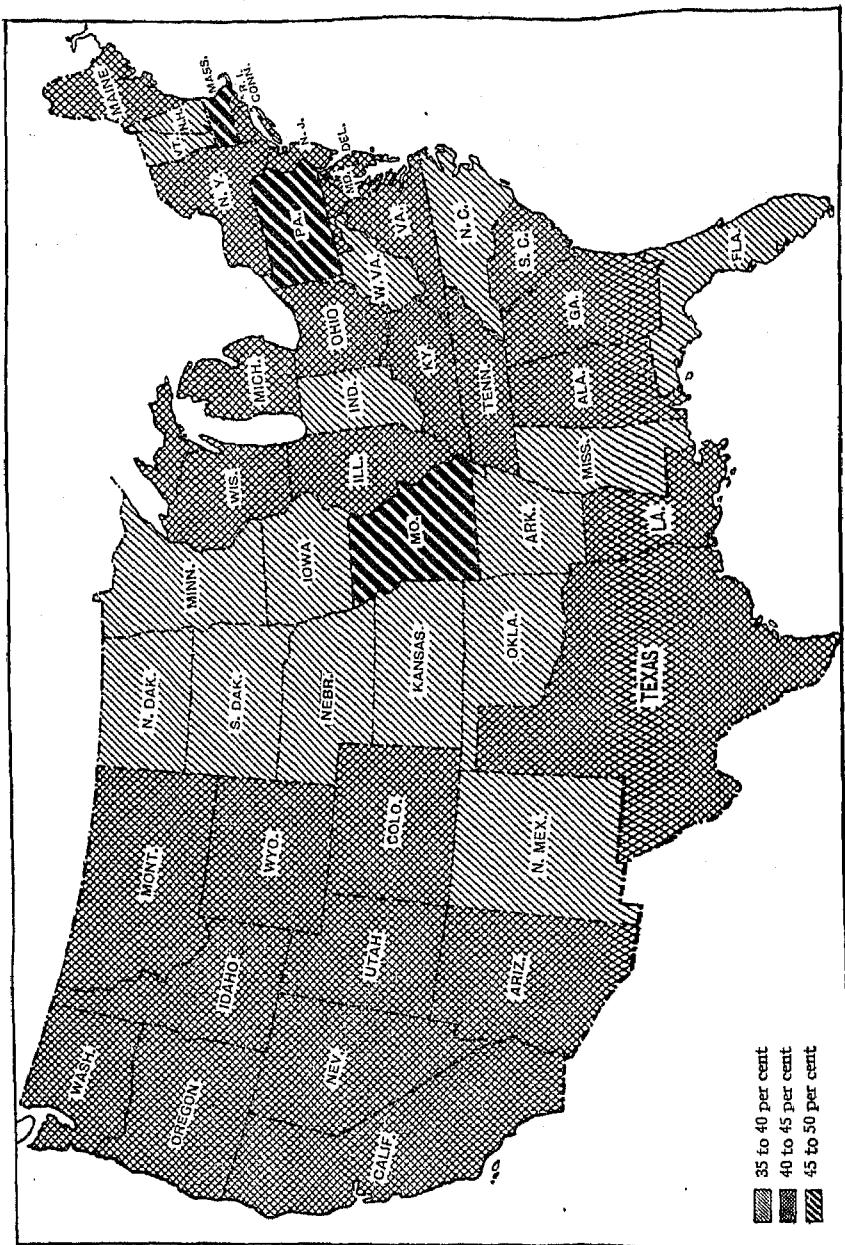


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OWNED MORTGAGED HOMES NOT ON FARMS—RATIO OF DEBT TO VALUE: 1920.

[District of Columbia, 46.4 per cent, not shown separately on the map.]



OWNED MORTGAGED HOMES NOT ON FARMS—RATIO OF DEBT TO VALUE: 1890.

[District of Columbia, 34.6 per cent, not shown separately on the map. No mortgaged homes were reported for Oklahoma in 1890.]

